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Credit card management system for tele-marketing system, - has  
credit card transactions at credit card affiliated store validated  
through call referencing within data bank of credit card company  
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Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
JP 8279007	A	19961022	JP 9581155	A	19950406	G06F-017/60	199701 B

Priority Applications (No Type Date): JP 9581155 A 19950406  
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
JP 8279007	A		9			

Abstract (Basic): JP 8279007 A

The system has a credit card management center (B) which manages the communications between a credit card affiliated store (C) and a credit card company (E). The credit card company automatically answers the call and verifications from the affiliated store, which includes the verification of the correct ID number, the credit limit, etc., and the transmission of transaction data e.g. bought items cost or service cost.

The call which is done through a telephone line is referenced to a data bank within the credit card company to validate the transactions made with the credit card.

ADVANTAGE - Provides propriety on use of credit card through validation of transactions with credit card company; prevents unjust use of credit card; gives real time referencing of credit cards information. Simplifies accumulation of used credit through verification of credit limit.

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Title Terms: CREDIT ; CARD ; MANAGEMENT; SYSTEM; TELE; MARKET; SYSTEM;  
CREDIT ; CARD ; TRANSACTION; CREDIT ; CARD ; STORAGE; VALID; THROUGH;  
CALL; REFERENCE; DATA; BANK; CREDIT ; CARD ; COMPANY

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04M-003/42; H04M-003/50;  
H04M-011/00

File Segment: EPI

Manual Codes (EPI/S-X): T01-J05A1; T05-H05C; W01-C02B4; W01-C05B1C;  
W01-C05B3C; W02-J03C7; W02-J09